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FCI NEWSLETTER

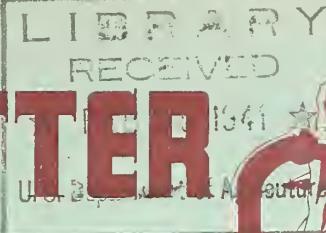
PUBLISHED BY

THE FEDERAL CROP INSURANCE CORPORATION
UNITED STATES DEPARTMENT OF AGRICULTURE

WASHINGTON, D.C.

February 19, 1941

Number 27



County and Community Meetings to be Held Soon On 1941 Adjustments and 1942 Yields and Rates

1941 SIGN-UP MAY HIT HALF-MILLION MARK BY FEB. 28

10,160,000 Acres Guaranteed
To Produce More Than 10
Bushels an Acre

On February 6 the Corporation had issued 392,559 contracts which was 70,000 more than had been written by the same time last year. What's more, from the first part of February to the closing date last year almost 57,000 contracts were written, which means that if we do as well as we did last year our total 1941 sign-up will hover right around the half-million mark.

There has been no appreciable change in the Kansas City, Chicago, or Washington (D. C.) branch office sign-up figures for over a month but considerable activity is becoming evident in the Spokane and Minneapolis areas. And it is in these latter areas that every effort should be exerted between now and February 28 to extend the protection of crop insurance to as many spring

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wheat growers as possible.

The estimated insured acreage as of February 6 was 10,159,485 acres; insured production a little over $103\frac{1}{2}$ million bushels. Thus, every acre covered by an all-risk 1941 contract so far this year is guaranteed to produce about 10 bushels of wheat. The table on page 2 gives the sign-up figures by States.

DID YOU KNOW THAT the farmer has better health than the city man and lives 4 to 5 years longer?

Informational Material Ready; Procedures and Forms Being Printed

Hundreds of school-houses, town halls, court houses, and similar meeting places will soon be the scene of county and community meetings on two phases of the crop insurance program, namely, 1941 loss adjustments and 1942 yields and rates. Such meetings will be held throughout every State where men grow wheat. State, branch office, and regional meetings on these two phases have already been held to familiarize State and county committeemen and other representatives with any variations made from the preceding year's procedure.

These "grass root" meetings provide an opportunity for fieldmen to find out what is on tap in the way of educational material designed to further extend the meaning of crop insurance. Available to State offices for passing on to all county and community AAA committees are

(See MEETINGS page 8)

BRANCH OFFICE PROGRESS REPORT AS OF FEBRUARY 6, 1941
1941 PROGRAM

	Premiums collected number	Premium payments bushels	Estimated insured	
			Acres	Production bushels
<u>Spokane</u>				
Arizona	157	2,408	4,074	68,656
California	3,294	200,737	191,423	2,627,099
Idaho	5,668	188,262	230,899	3,763,447
Nevada	67	1,414	1,268	25,759
Oregon	4,942	225,240	237,033	3,762,121
Utah	3,338	67,567	66,626	916,588
Washington	3,916	233,461	330,108	5,301,512
Total	21,382	919,089	1,061,431	16,465,182
<u>Minneapolis</u>				
Minnesota	11,709	187,704	182,852	1,901,050
Montana	2,539	376,739	191,867	1,690,802
North Dakota	8,385	502,478	388,991	3,008,152
South Dakota	11,408	783,252	365,646	2,380,711
Wisconsin	693	4,618	4,188	49,310
Wyoming	1,251	134,430	81,407	330,588
Total	35,985	1,989,221	1,214,951	9,360,613
<u>Kansas City</u>				
Arkansas	38	415	755	5,031
Colorado	4,996	391,361	208,488	1,463,711
Kansas	60,885	3,514,223	2,498,880	21,293,770
Missouri	25,200	340,700	424,265	4,408,092
Nebraska	63,130	2,648,107	1,457,284	14,391,942
New Mexico	244	34,922	17,546	104,269
Oklahoma	25,055	813,479	889,296	7,799,464
Texas	10,192	1,031,967	601,376	4,095,124
Total	189,740	8,775,174	6,097,890	53,561,403
<u>Chicago (Dec. 9, 1940)</u>				
Illinois	38,071	496,707	570,242	7,325,269
Indiana	35,506	371,814	395,380	5,182,078
Iowa	7,509	111,980	101,106	1,310,714
Kentucky	596	9,719	11,011	113,365
Michigan	15,344	112,664	144,862	2,171,203
Ohio	34,008	336,063	353,147	5,065,899
Tennessee	210	2,044	3,543	30,693
Total	131,244	1,440,991	1,579,291	21,199,221
<u>Washington, D. C. (Dec. 31, 1940)</u>				
Delaware	631	6,032	10,967	140,107
Maryland	1,746	21,250	38,158	540,541
New Jersey	165	1,285	2,336	37,843
New York	1,040	8,680	12,680	204,181
North Carolina	458	3,005	5,465	60,967
Pennsylvania	7,520	53,387	89,240	1,399,281
West Virginia	93	1,136	2,066	24,753
Virginia	2,555	24,757	45,010	560,534
Total	14,208	119,532	205,922	2,967,937
GRAND TOTAL	392,559	13,244,007	10,159,485	103,554,356

CREDIT THROUGH FCI HELPS BUY A NEW COMBINE

Cost of Harvest Next Year Will Be Less Than Half, Says South Dakota Farmer

Art C. Oleson, an insured farmer in Harding County, S. Dak., looked at his 1940 crop at harvest time and debated whether it would pay to hire a combine at \$1.50 an acre or make a down payment on a combine of his own. Unlike some of his uninsured neighbors, he was able to decide in favor of buying a combine. Here's what he has to say about the situation:

"I knew exactly how many bushels of No. 1 wheat I would have in the fall and I knew what the loan value of this wheat would be because I carried crop insurance with the FCIC. Therefore, I knew just how far I could go toward paying for a combine.

"I took the matter up with the machine company and my proposition looked good to them. I got the combine without delay. This crop would have been almost totally lost if I had tried to harvest it without modern machinery; but, due to crop insurance and increased credit, the wheat more than paid the first payment on the combine even though the crop was so poor that I collected 240 bushels of

MOISTURE PLENTIFUL IN SOUTHERN KANSAS

A report from Kansas says that winter wheat crop conditions in the southern Kansas wheat belt are the best they have been in 8 years. Moisture reserves are continuing to build up with precipitation from September 1 to January 10 reaching a total of 12.95 inches compared with a normal of 8.30 inches for the same period. Last year the rainfall for this period was only 3.90 inches.

Flickertails Flicker!

If North Dakota doesn't exceed her last year's sign-up by a comfortable margin it won't be because she didn't get started soon enough. By mid-December this year 3,000 applications had been received in the AAA office of the Flickertail State, whereas only 25 had been received by that time last year.

wheat on my crop insurance.

"Without insurance it would have taken my entire year's work to pay harvesting expenses. Now, thanks to crop insurance, I have a combine of my own and can cut harvesting expenses to less than half on next year's crop.

"I think all farmers should insure their wheat crops as it is the best guarantee of a home and a living the farmer has ever had."

Research on Rice Crop Insurance Has Begun

Wheat crop insurance is now a reality and research has progressed well on the feasibility of insuring corn, cotton, tobacco, and citrus fruits. Last month rice was added to the list of those crops on which insurance research has actually begun.

The January issue of "Inside BAE," official house organ of the Bureau of Agricultural Economics, makes the following announcement concerning crop insurance on rice: "R. T. Baggett, of the Division of Agricultural Finance, has returned from Arkansas, Louisiana, Mississippi, and Texas where arrangements were completed for getting under way a study of the feasibility of crop insurance for rice and a study of the experience of three livestock insurance associations sponsored by the Farm Security Administration.

"Rice is the sixth crop on which insurance research has been initiated by the Bureau. Individual farm or producer data on rice yields for a number of years will be furnished the Bureau by the AAA and other agencies. These data will serve as the basis for crop insurance actuarial studies for that crop. Preliminary studies will be confined to sample data from Arkansas, Louisiana, and Texas."

Spring Wheat States Threatened by Rust

Danger from stem rust was created late last September when northerly winds that blew continuously for three days carried rust from northern areas to southern Texas and Mexico to infect wheat and other grains, reports E. S. McFadden of the U.S. Bureau of Plant Industry from College Station, Texas.

"The overwintering rust on grain in the South," McFadden says, "forms a reservoir of infection from which rust may be carried northward by southerly winds, more or less prevalent in spring and early summer, when winter wheat in the central Great Plains and

spring wheat in the Dakotas and Minnesota are in prime condition for rust infection."

Department pathologists explain that the type of stem rust that winters on southern grains is the "red" spore stage of the rust fungus that can pass direct from field to field by wind-borne spores. It cannot withstand northern winters, but ordinarily lives through the winter in southern Texas and Mexico.

This should be a warning to spring wheat growers of the Dakotas and Minnesota to insure against serious loss from rust this year. This form of rust multiplies rapidly in early spring and the spores can migrate northward on the prevailing winds. The danger to wheat in the

FCI Helps Business Too, Says Oil Dealer

W. M. Walsh, an oil dealer at Philip, S. Dak., says that since crop insurance has become a part of the farm program it has proven very successful to the businessman as well as the farmer. He told Alfred Barnes, chairman of the South Dakota ACA, that it has been his experience that the farmer with crop insurance has been in a much better position to pay his fuel bills than one without FCI protection.

central and northern states, pathologists point out, depends on the degree of overwintering infection in the far south and on the wind and weather developments of spring and early summer.

Umatilla County, Oreg., Has Outstanding Record

sistent progress is Umatilla, where the 1941 winter wheat sign-up is almost treble that

Although crop insurance participation has increased substantially from year to year in practically every wheat-growing county of Oregon, the county showing the most con-

of the 1939 program.

The following tabulation was sent in by State Executive Assistant N. C. Donaldson and presents, we believe, figures which might well apply to a model county:

Year	Con-tracts	Acres	Premium bushels	Insured production (bushels)	Aver.prem. per acre (bushels)	Ins.prod. per acre	% Ins. prod. to pay prem.	Bu. Ins. per prem. bushel
1939	270	48,586	24,464	874,100	.50	18.0	2.8	35.7
1940	454	77,965	47,834	1,378,568	.61	17.7	3.4	28.8
*1941	741	108,624	63,878	2,004,571	.59	18.5	3.2	31.4

(*) Winter wheat only.

The Oregon county making the biggest jump of all is Clackamas where 4 contracts were written in 1939, 10 in 1940, and 604 so far this year. Figures for the State as a whole show that only 662 growers took out insurance the first year, 1,972 in 1940, and 4,939 in 1941 not counting spring wheat. Premiums paid in during 1939 and 1940 totaled 290,615 bushels against 247,709 paid out as indemnities.

Hopper Egg Population Down in South Dakota

The grasshopper menace in South Dakota will probably not be so serious this year as it was in 1940 but several sizable egg deposits have been found in the north central portion of the State, it was announced recently by George I. Gilbertson, State College extension entomologist.

Basing his estimates on hopper egg surveys made last fall, Gilbertson said about 10,200 tons of poison bait would be required this year compared with more than 19,000 tons used in 1940. Fewer eggs, however, does not necessarily mean a corresponding decrease in the amount of damage that might be done since migratory species of the insect might invade South Dakota wheatfields from areas outside the State.

Corsair County in the north central part of the State will, it is estimated, require the greatest amount of bait--582 tons. Other heavily hopper-infested counties will require bait as follows: Marshall, 479 tons; Beadle, 475; Spink, 465; Faulk, 415; Brown, 394; and Tripp, 392.

DID YOU KNOW THAT the farmer and his family have more and better food to eat than have most city people, and in times of depression, provided he has not had to mortgage his farm, is more certain of a livelihood.

WE PRESENT—



Mr. Cecil A. Johnson

He came into the government just a few years ago—1933 to be exact—in connection with the corn-hog program . . . he continued in the Production Division of the Triple-A corn-hog program until April 1935 when he was transferred in quick succession from a position in the Triple-A Ways and Means section, working on processing taxes, to the Division of Finance in charge of the corn loan program . . . continued in charge of the corn loan program until the organization of the Federal Crop Insurance Corporation. His official association with the Corporation began in April 1938 when he became Secretary and later Assistant Manager . . . In this position he keeps the FCI wheels humming when the "boss" is out of town. . . Time spent acquiring practical experience, however, has not retarded Cecil's

flight to higher realms of academic and professional learning for during his stay in Washington he has earned several law degrees and an accounting degree . . . Admitted to the Iowa bar in 1936; and to the District of Columbia bar in 1937. As a student in high school and Iowa State College, Cecil spent a great deal of time on his own, breeding and feeding Duroc Jersey hogs . . . During this period he also helped J. C. Ritchie of Stratford, Iowa, run the Ritchie stock farm. Following this experience he spent several years at Webster City and Ames, Iowa, in commercial work continuing, however, his agricultural connections . . . During latter part of 1932 and the first half of 1933 he took part in a number of conferences which culminated in the formation of the Agricultural Adjustment Program. Cecil likes good food, especially steaks, and, incidentally, he has a wife (an Iowa farm girl) who knows how to cook them. The Johnsons have four children, three boys and one girl.

At the present time his principal ambition is to further improve an Iowa farm in which he and Mrs. Johnson are very much interested. After this is over he may have time to develop several hobbies—and probably some habits.

DID YOU KNOW THAT premiums and indemnities exactly balanced in Wisconsin for the 1940 program.

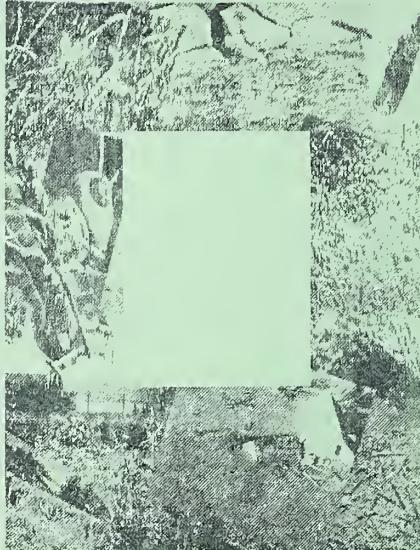
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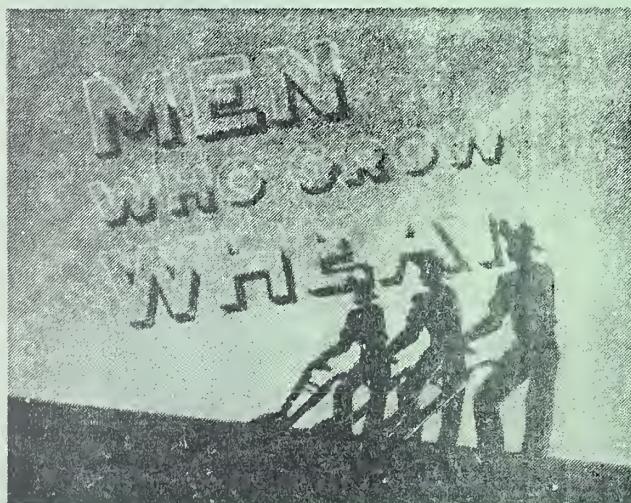
ARMS OF DEFENSE



Dot maps similar to the one shown above have been prepared, by states, for use as newsmats showing 1941 winter wheat participation and the amount of 1940 indemnities to spring wheat growers. Upper right is the title frame of a 50-frame film strip, now in preparation, comparing wheat-grower enemies with enemies at war. Order through your State AAA Committee.



At the left is a proposed circular letter lay-out, or it may be used as a program for FCI meetings. Printed on paper suitable for mimeographing, size 8 by 10-1/2 inches, writing space 3-1/3 by 4-3/4 inches, these illustrated letters can be furnished upon request through State offices. In full size, this montage shows damage by drought, hoppers, hail, windstorm, and flood.



Men Who Grow Wheat, produced by the Federal Crop Insurance Corporation, is one of the few all-color motion pictures developed by the USDA. It sketches a general picture of the Nation's billion dollar wheat-growing business and what crop insurance and the general farm program has meant to wheat growers. A limited number of prints have been processed which will be scheduled for showing by State office request to the AAA regional contact office. Running time of the film is about 45 minutes.

NOTES FROM POLK COUNTY, NEBRASKA

"Crop insurance has helped buy everything from baby shoes to tractors in Polk County," says Robert C. Taddiken, chairman of the Polk County Triple-A office. He adds that "In a drought area where only one out of ten farmers raised any wheat to speak of, cooperators are very enthusiastic over the crop insurance plan and hope it will soon be extended to other crops."

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The fact that Leroy Smith is the manager of the FCI and the fact that the treasurer of Polk County is also named Leroy Smith has caused quite a lot of merriment in the Triple-A county office.

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Another coincidence was discovered in our county office records: In 1939 Mrs. Emma Rystrom had crop insurance contract No. 1035-L and in 1940 her contract happened to have this very same number.

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The Polk County office has been on the air several times over KMNJ at Grand Island, Nebr. When the sign-up campaign was in full swing a program was used centering around the theme "Take the worry out of growing wheat." Also, in a broadcast in January having to do with cooperation of bankers with the farm program, crop insurance assignments and farmer enthusiasm were

discussed in these words by W. H. Pierce, Shelby banker: "You know we bankers really aren't the cold-hearted, cold-blooded folks that some people think we are, but we just can't loan money and have no security . . . If a farmer has tough luck with a horse or the tractor needs overhauling and he needs a little more cash, he can get an assignment on his crop insurance loss. Yes, and by the way, you know I think that wheat crop insurance plan is one of the finest things I've heard about. I know many a Polk County farmer who has slept better at night because he didn't have to worry about whether or not insects, freezing, or drought was going to ruin his wheat crop."

Montana Office Urges Use of Info Devices

Montana is up on her toes when it comes to calling the attention of FCI field workers to available informational material on crop insurance. Well before the spring wheat campaign began, the State office circulated a letter urging more activity for crop insurance among spring wheat producers.

The letter goes right down the line in summarizing the contents of a 30-page handbook, previously put out by the Montana State office, and urges greater use of the many helpful informational hints contained therein. The let-

Past Performance Best Salesman in Wyoming

The best argument for 1941 crop insurance in Wyoming, says the Wyoming AAA News, is the 845 indemnities that have been paid in the State on 1940 crop losses. Wyoming wheat growers have received more than 264,000 bushels as indemnities from the FCIC for losses on their insured 1940 acreage. These growers--1,270 of them--paid only 126,327 bushels of wheat in premiums in 1940.

This portion of the Wyoming AAA News is very aptly illustrated under the caption: Get on the Job! It shows a farmer in a AAA office shouting, with some gusto to a comely young lady in the office these words: "Say, I want my crop insurance policy. It's dern near February 28 and nobody's tried to sell me one!" On the office wall hangs the slogan: "Be a farmer--not a gambler: Insure your harvest!"

ter specifically recommends the use of more background material on crop insurance designed to point out the need and justification of the program. It explains how to use, and how to get, crop insurance posters, film strips, exhibits, circular letters, etc. "Each county," it says, "should plan a definite campaign with the idea of acquainting each farmer on how crop insurance works and how it applies to his farm."

MEETINGS

(Con't from page 1)

crop insurance film strips, posters, leaflets, exhibits, and illustrated circular letters, suggestions or new ideas for any of these items will be given serious and prompt consideration.

The primary purpose of these county and community meetings is, of course, to acquaint county committees and their adjusters with the 1941 loss adjustment procedure and county and community committee-men and their assistants with the 1942 yield and rate procedure. Printed copies of these procedures, along with the necessary forms to carry out these two respective phases of the program will be ready for distribution on or about the 15th of February. Some delay may occur, however, due to the heavy burden placed on the Government Printing Office by the Defense Program.

Form FCI-160-W

The 1941 Loss Adjustment Procedure and Adjuster's Manual carries number FCI-160-W. The most noteworthy subject matter changes are as follows:

1. Inspections will be made on a sample basis, that is, it will not be necessary to inspect all damaged crops where the cause of damage is common to the area;

2. The deadline for

submitting Statements in Proof of Loss has been extended from October 15 to November 15;

3. The method of settlement shall be by cash equivalent for immediate settlement, or, by "Certificate of Indemnity" if the insured elects to defer settlement. Under the latter method the insured may (1) use his Certificate of Indemnity to obtain a Commodity Credit Corporation loan, (2) he may request cash equivalent at time of his own choice within certain limits, or (3) in the event the Corporation has local supplies of wheat available for the payment of indemnities he may obtain a warehouse receipt representing the number of bushels for the amount of the loss. Under items (2) and (3) above, the number of bushels for which the grower was indemnified will not be eligible for a Commodity Credit loan.

4. The 1941 Loss Adjustment Procedure specifically provides in Section XI for the handling of supplemental and suspended Statements in Proof of Loss, Forms FCI-167-W.

These changes have been put into effect in order to secure more speedy and equitable settlements of claims made by insured farmers. The successful application of this procedure will in a large measure determine the future success of the program.

In addition to making

an equitable settlement, however, adjusters must keep in mind that their work has a great deal to do with the participation that may be obtained in future years. Salesmanship and diplomacy are just as important in adjustment work as they are during the sign-up campaign. A grower who has received what he considers a fair adjustment will help sell the program to other farmers in his community. Therefore, the Corporation wants "good" adjustments -- adjustments that are fair and accurate. Growers should understand the basis of settlement and feel that their claims have been handled courteously, impartially, and in a business-like manner.

Form FCI-201-W

The county procedure for 1942 farm wheat yields is numbered FCI-201-W. Its make-up is substantially the same as last year except that it contains a complete table of computed loss costs whereas this table was sent out as a separate sheet last year. Also, as a substitute for the table for 19 x premium rate, a table is included for determining directly the 1942 calculated premium rates.

Some of the subject matter variations from last year's procedure are as follows:

1. Revisions will not be made in the 1941 yield and premium rates before incorporating the yield

and loss figures for the 1940 crop.

2. Two factors shall be considered in determining the 1942 premium rate from the rate approved for the 1941 program. (1) The loss per acre on the 1940 crop; and (2) the change in risk that occurs with the modifications of the change in coverage. The influence of these adjustments will be felt most by those farmers where the 1940 crop was unusually high or low.

3. The new procedure provides that farms composed of widely separated tracts may be insured under separate contracts.

4. Contained in the 1942 procedure are instructions concerning supplementary listing sheets, whereas these instructions have previously been in the application procedure.

5. Another innovation of the 1942 procedure is the preparation of a county summary. Provision is made for a separate form, FCI-203-W, upon which this summary should be made. Data on this form will include the number of farms, number and name of community, total acreage in farms, total cropland acres, acres used for wheat, total yield extension, average yield, total of 1940 crop losses, average of 1940 crop losses, total premium rate extension, and average premium rate.

6. Combinations and divisions made after the 1941 listing sheets were

ACP Acreage in Imperial County is 100% Insured

Some sort of record has no doubt been established by Imperial County, Calif., according to information received from Dave Davidson, chairman of the California ACC! Every acre of Imperial County's wheat acreage, seeded in compliance with the 1941 Agricultural Conservation Program, is protected with an all-risk crop insurance contract.

Imperial has a county wheat allotment of 14,295 acres. In addition, 15 of the county's growers have elected to take the non-wheat allotment option which entitles each of them to seed a maximum of 10 acres. Therefore, a total of 14,445 acres of wheat is eligible for crop insurance, of which 1,799 acres will not be seeded, leaving a total of 12,646 acres to be seeded --and insured to produce a total of 258,800 bushels.

prepared will be listed prior to preparation of Form FCI-203-W. Contrary to procedure used last year, the rates for divided portions (either for widely separated tracts or otherwise) are expected to weight out equal to or more than the rate for the rate for the undivided farm. Rates for combined farms may be decreased if approved as a county committee revision.

Cancellation Policy of FCI Fortunately Forbids A Contract Cancellation

John G. Gates, chairman of the Haakon County AAA committee in South Dakota tells the story of a farmer in his county who insured his wheat crop in the fall of 1940. After the crop showed strong promise of a bountiful yield, this particular farmer tried several times to cancel his insurance contract; but he was told that the contract had been duly made and that neither he nor the Corporation could do anything about it.

Sometime in July he came into the office again, this time to report that his wheat crop was a total loss and to request that an inspection be made.

This should be a lesson to other wheat growers who want to "eat their pie and save it too." The crop insurance program is run on a strictly business basis the same as other lines of insurance. Protection is paid for whether or not the insured happens to use it during the period represented by the premium payment. The sooner this is generally understood, the sooner the complete success of the all-risk crop insurance program will be assured.

DID YOU KNOW THAT the 1940 Census of Agriculture records 156,327 farms in Kansas as compared with 166,151 in 1930? The average acreage per farm, however, has increased from 282.9 acres in 1930 to 308.2 in 1940.

FCI WHEAT RESERVES STORED AT 89 POINTS

Oklahoma, to over $2\frac{1}{4}$ million at Minneapolis. The following table shows the location and amount of wheat stored at each point:

Insured Texas Growers Reseed After Drought

The flash-freeze which gripped the Panhandle of Texas in November may have made things a bit uncomfortable for city dwellers, but for most wheat farmers in the area it was just one part of a good reason for Thanksgiving.

The freeze was but an incident in a slow, soaking rain which gave the Panhandle an unusually good moisture condition for reseeding wheat and incidentally it ended, for a large part of the area, what old-timers say was perhaps the worst fall drought in history.

Most places got from 3 to 4 inches of rain, and everybody had moisture. It simplified matters, so far as the crop insurance program was concerned.

On December 10, the sun was shining and the ground was right. It was real weather for seeding. Thousands of Texas wheat farmers who had seeded dry land and had nothing to show for it were out with their drills, reseeding.

Typical was big, ruddy, C. L. Ledwig of Groom, who farms in Moore County, and has a total of 4,622 acres leased from eight different landlords -- all of it insured. He seeded in dry land, as did most of the producers in the area, and following the rain he could see that this first seeding would not produce a stand.

After the rain, Ledwig

At 6:15 a.m. Boots Norton Talks About Crop Insurance

At 6:15 on a last December morn, Kansas' Boots Norton was heard over station KMBC at Kansas City, Mo., to say this about the assignment feature of crop insurance: "Last year over 5,000 collateral assignments were issued. One bank in Kansas had loans of over \$48,000 on crop insurance policies, another over \$15,000, and the others for lesser amounts. Not only were the banks glad for the additional collateral, but the farmers also appreciated the added protection. Just for example, Fred Schneider, a farmer out at Ellsworth said, 'I'm glad to know that the man from whom I borrowed is protected with an assignment for that means I'm protected from going into debt.'"

had eight drills going full blast, and it didn't take a crop insurance regulation to give him the idea. He's after a crop, and so are the rest of the insured wheat farmers of Texas, according to Ernest Duke, the State supervisor.

Duke says the producers were more than willing to abide by the reseeding ruling, and that as things look now, and assuming weather conditions during the remainder of the growing season will be good, Texas, after next harvest season, will have paid back many of the indemnity bushels it has taken out of the Ever-Normal Granary.

Four Good Pointers For FCI Fieldmen

"State Office Assistants will want to make use of the four leading points of the report made at Spokane by the Economic and Crop Insurance Committee," says the January 23 issue of Triple-A News for the Western Region. The committee was headed by Harry Lohse of North Dakota. Since the points mentioned are quite applicable to committeemen in all wheat-growing states, we present them below:

(1) Crop insurance should always be pictured to the farmer as an integral part of the whole farm program.

(2) It is essential that county and community committeemen complete their own applications before they start talking to their neighbors about it.

(3) Every type of educational device, including radio and newspaper publicity, newsletters and printed material, has been employed, but the most effective single means seems to be the individual contact by a committeeman, either when the farmer comes to the county office on other business or when he is discussing his farm plans with a committeeman.

(4) In any approach the idea of security of income, rather than how the yields and rates are arrived at, should be stressed in talking to the farmer.

What is Protection?

Dear Mr. Blank:

"Protection," according to a dictionary definition, is "that which preserves or shields from injury." That is a good definition but it has never meant much to the wheat grower as far as protection from his natural enemies is concerned.

But in 1939, 1940, and 1941 approximately a million of the Nation's wheat producers have found a new kind of security and comfort in the definition that the Federal crop insurance program has given to the word "protection."



Of course the FCI program cannot prevent wheatfields from being destroyed by drought, hail, flood, sand-storms, freezing, insects, disease, fire, and all of the other unavoidable hazards. It does, however, protect wheat growers from losing more than one-fourth of the income they should expect to get from an average crop even if one or a combination of these hazards completely destroys the crop.

In other words, by protecting their wheatfields with an all-risk crop insurance contract every year, growers can be sure of income from three-fourths of an average crop.

If you are not one of the million farmers who have already experienced the income assurance of a crop insurance contract, NOW is the time to see what this program has to offer you. Your local AAA committee will gladly give you all of the details.

Yours for all-risk protection,

Chairman,
County AAA Committee.

Note: Stencils with the illustration -- not the letter -- impressed on them are available for use by county committeemen in mailing circular letters to local wheat growers. They may be obtained upon request through the State AAA offices.